

Two Dozen Ways To ...

MAKE INVESTING BASICS FUN FOR YOUR STUDENTS!

1. Ask a state securities regulator to come to your classroom. Call the Department of Financial Institutions at 800-223-2579, ext. 252, or e-mail kelly.may@ky.gov to schedule a speaker.
2. Check www.kfi.ky.gov, the Web site of your state securities regulator, for information about real-life fraud and scam cases. These vivid in-state cases and issues will provide much for you and your students to discuss.
3. Take advantage of "The Basics" teaching guide. Use the free worksheets and materials.
4. Use a publicly traded company in your town or state to help make the idea of raising capital more concrete for your students. In addition to providing printed materials, the company may be able to set up a visit or provide a classroom speaker.
5. Use an online investment calculator to calculate a specific problem. For example: For Sally's 16th birthday, her grandmother gave her \$30. She decided to put \$10 into an investment account and let it grow until she retires. Have your students determine how much this \$10 will be worth when she retires.
6. Encourage your students to interview their parents to find out how they save and invest. Nothing will seem more real to a student than something that happens right under his or her own roof.
7. Work with what students do in their day-to-day lives. For example, students regularly make spending choices. Why not spend a day discussing comparison shopping? Food preparation students could plan and carry out the family shopping for a week - comparing cost and quality of groceries.
8. Talk about your investment decisions as a way of showing students the kind of issues, pressures and concerns that they will have to address in saving and investing.
9. Create a "savings club" to help students who have a goal (e.g., raising money for college or buying a first car) figure out how to get what they want.
10. Invite a stockbroker or financial planner into the classroom and have your students interview the financial professional as if they were going to hire him or her.
11. Create a community of savers - an artist, a plumber, a high school teacher, a doctor, a married student couple and so on. Assign each person in the community an appropriate income and a debt level, which can be high or low. Assign each member of the community to a three-student team and have them work up a budget and saving/investing plan for the person.
12. Follow newspaper headlines about real investment swindles and encourage your students to identify the hallmarks of fraud that should have tipped off investors who lost their money.

13. Have students studying accounting or finance create a personal accounting plan that includes a net worth statement, an income and expense statement, a balance sheet and a personal career / income projection. Teachers may use this as an individual activity to encourage personal decision-making, or it may be used as group activity to simulate financial decision-making in a family or group setting.
14. Instruct marketing students to compare the promotional techniques of fraudulent and reputable investment companies. This will not only help them to understand marketing, but also it will help the students become more aware of investment scams and create watchful and skeptical students.
15. Introduce students to personal finance software programs. As students explore these programs, they can set up an income and expense tracking form, develop and track a personal investment plan, and even create a will or estate plan.
16. Have information systems students study of the differences between a traditional floor-trading investment market (New York Stock Exchange) with a computer-based trading market (Nasdaq).
17. Study the events surrounding the stock market crash in 1929 that spurred the Great Depression with history students. This activity will help students understand the impact of investor actions and business conditions on the investment market.
18. Use commodity prices (e.g., gold) in economics classes to explain the concept of scarcity and opportunity costs. Another personal finance teaching opportunity is a comparison study of investment choices that focuses on the risk/return relationship.
19. Help pre-algebra and algebra students determine how much they must save each month (using accounts with several different interest rates) to attain a financial goal such as paying for college, saving for a down payment on a car or planning for retirement.
20. Show geometry and trigonometry students how to graph and explain the relationship between time, interest and initial and ongoing investment capital.
21. Have calculus students calculate the rate of investment growth and loan amortization schedules.
22. Assign students units of the teaching guide so that they can lead the classroom discussions.
23. Have the students choose stocks and follow them online.
24. Post the front of the local newspaper business section in your classroom every morning. Use a highlighter to circle one or two headlines that illustrate key personal finance concepts. By using the local newspaper, you can show students how the subject matter in front of them is literally "ripped from today's headlines"!